

Amendment to the Claims

The following listing of claims replaces all prior versions of the claims in the application. With this Preliminary Amendment, claims 1-25 are cancelled without prejudice or disclaimer. New claims 26-92 are added.

Listing of Claims

1-25 (cancelled)

26. (new) A method of using a computer system to facilitate a real estate transaction comprising:

receiving real estate transaction information for the real estate transaction;

outputting a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

receiving an electronic signature indicating approval of the preliminarily compiled at least one form electronic document;

receiving a digitally scanned image of at least one ancillary document, and

outputting said at least one ancillary document in conjunction with a finally compiled said preliminarily compiled at least one form electronic document integrating a signature into said preliminarily compiled at least one form electronic document.

27. (new) The method of claim 26, wherein the real estate transaction information is party information identifying a party to the real estate transaction

28. (new) The method of claim 26, wherein the real estate transaction

information is property information identifying the property involved in the real estate transaction

29. (new) The method of claim 26, wherein the real estate transaction information is financial information relating to financing of the real estate transaction

30. (new) The method of claim 26, wherein the signature integrated into the finally compiled at least one form document is a handwritten signature.

31. (new) The method of claim 26, wherein the real estate transaction is a sale of property.

32. (new) The method of claim 26, wherein the real estate transaction is a real estate financing.

33. (new) The method of claim 26, wherein the real estate transaction involves insuring property.

34. (new) The method of claim 26, wherein the real estate transaction is a sale of a loan to mortgage investors.

35. (new) The method of claim 27, wherein the party to the real estate transaction is a buyer.

36. (new) The method of claim 27, wherein the party to the real estate transaction is a seller.

37. (new) The method of claim 27, wherein the party to the real estate transaction is a borrower.

38. (new) The method of claim 27, wherein the party to the real estate transaction is a lender.

39. (new) The method of claim 27, wherein the party to the real estate transaction is a mortgage investor.

40. (new) The method of claim 31, wherein said finally compiled at least one

form document is a document needed to pass title of said property.

41. (new) The method of claim 29, wherein said financial information comprises loan information identifying at least one financial institution lending funds for the real estate transaction.

42. (new) The method of claim 26, wherein outputting said at least one ancillary document in conjunction with said at least one finally compiled at least one form document comprises transmitting by means of a global electronic communications network.

43. (new) The method of claim 26, wherein said preliminarily compiled at least one form electronic document is displayed at a plurality of locations.

44. (new) The method of claim 43, wherein said preliminarily compiled at least one form electronic document is displayed using a global electronic communications network.

45. (new) The method of claim 26, wherein said finally compiled at least one form document is required by federal, state or local governments with power to regulate the sale or transfer of real estate property.

46. (new) The method of claim 26 wherein said finally compiled at least one form document comprises a negotiable financial instrument.

47. (new) The method of claim 26, wherein the electronic signature comprises a digital signature.

48. (new) The method of claim 47, wherein the digital signature is encrypted.

49. (new) The method of claim 26, wherein the preliminary compiled at least one form electronic document is output to a display.

50. (new) The method of claim 30, wherein the handwritten signature is a scanned image.

51. (new) The method of claim 26, wherein the ancillary document is input as an electronic image.

52. (new) The method of claim 51, wherein the electronic image is a pdf file.

53. (new) The method of claim 51, wherein the electronic image is a facsimile transmission.

54. (new) The method of claim 26, wherein the outputting of the ancillary document in conjunction with the finally compiled document is an electronic exchange of data.

55. (new) The method of claim 54, wherein the electronic exchange of data uses Extensible Markup Language.

56. (new) The method of claim 26, wherein the outputting of the ancillary document in conjunction with the finally compiled document is an electronic filing.

57. (new) The method of claim 56, wherein the electronic filing is filed with a governmental agency.

58. (new) The method of claim 56, wherein the electronic filing is filed with a governmental repository.

59. (new) The method of claim 26, further comprising:
accessing an information database with previously stored real estate transaction information.

60. (new) The method of claim 59, wherein the information database is a sub-servicer database.

61. (new) The method of claim 59, wherein the information database is an employee database.

62. (new) The method of claim 26, wherein said preliminarily compiled at least one form electronic document is displayed to a plurality of parties.

63. (new) The method of claim 26, wherein the outputting of the ancillary document in conjunction with the finally compiled document is an electronic transmission of data to a document custodian for storage.

64. (new) A method of using a computer system to facilitate a real estate transaction comprising:

inputting real estate transaction information for the real estate transaction;

indicating approval with an electronic signature of a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

inputting a digitally scanned image of at least one ancillary document, and

outputting said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.

65. (new) A method of using a computer system to facilitate a real estate transaction comprising:

receiving real estate transaction information for a real estate transaction;

accessing a plurality of electronic form documents at least one of which is to be used in the real estate transaction;

preliminarily compiling at least one form electronic document to be used in the real estate transaction with at least some of the real estate transaction information;

outputting said preliminarily compiled at least one form electronic document;

receiving an electronic signature indicating approval of said
preliminarily compiled at least one form electronic document,

finally compiling said preliminary compiled at least one form
electronic document by integrating a signature into the preliminary compiled at least one
form electronic document;

receiving a digitally scanned image of at least one ancillary document,
and

outputting said at least one ancillary document in conjunction with said
at least one finally compiled at least one form document.

66. (new) The method of claim 65, wherein said preliminarily compiled at
least one form electronic document is displayed at a plurality of locations.

67. (new) The method of claim 65, wherein the electronic signature comprises
a digital signature.

68. (new) The method of claim 65, wherein the ancillary document is input as
an electronic image.

69. (new) The method of claim 65, wherein the outputting of the ancillary
document in conjunction with the finally compiled document is an electronic exchange of
data.

70. (new) The method of claim 65, wherein the outputting of the ancillary
document in conjunction with the finally compiled document is an electronic filing.

71. (new) The method of claim 65, further comprising:
accessing an information database with previously stored real estate
transaction information.

72. (new) A method of using a computer system to facilitate a real estate
transaction comprising:

inputting real estate transaction information for the real estate transaction;

indicating approval with an electronic signature of a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the inputted real estate transaction information;

inputting a digitally scanned image of at least one ancillary document, and

electronically filing said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.

73. (new) The method of claim 72, wherein the electronic filing is a document using Extensible Markup Language.

74. (new) The method of claim 72, wherein the electronic filing is an electronic image.

75. (new) The method of claim 74, wherein the electronic image is a pdf file.

76. (new) The method of claim 72, wherein the electronic filing is filed with a governmental agency.

77. (new) The method of claim 72, wherein the electronic filing is filed with a governmental repository.

78. (new) A method of using a computer system to facilitate a real estate transaction comprising:

receiving real estate transaction information for the real estate transaction;

outputting a preliminarily compiled at least one form electronic

document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

receiving an electronic signature indicating approval of the
preliminarily compiled at least one form electronic document;

receiving a digitally scanned image of at least one ancillary document,
and

electronically filing said at least one ancillary document in conjunction
with a finally compiled said preliminary compiled at least one form electronic document
integrating a signature into said preliminary compiled at least one form electronic document.

79. (new) The method of claim 78, wherein the electronic filing is a document
using Extensible Markup Language.

80. (new) The method of claim 78, wherein the electronic filing is an
electronic image.

81. (new) The method of claim 80, wherein the electronic image is a pdf file.

82. (new) The method of claim 78, wherein the electronic filing is filed with a
governmental agency.

83. (new) The method of claim 78, wherein the electronic filing is filed with a
governmental repository.

84. (new) A method of using a computer system to facilitate a real estate
transaction comprising:

receiving real estate transaction information for the real estate
transaction;

calculating the funds to be transferred between the parties to the real
estate transaction;

preliminarily compiling a funds document specifying funds to be transferred as part of the real estate transaction;

receiving an electronic signature indicating approval of the preliminarily compiled funds document;

receiving a digitally scanned image of at least one ancillary document, and

outputting said at least one ancillary document in conjunction with a finally compiled funds document integrating a signature into said preliminary compiled funds document.

85. (new) The method of claim 84 further comprising:

generating a report that tracks the amount of funds to be disbursed between the parties to the real estate transaction.

86. (new) The method of claim 84 further comprising:

verifying that the received electronic signature is authorized to approve said preliminarily compiled funds document.

87. (new) The method of claim 84, wherein the finally compiled funds document is a negotiable financial instrument or check.

88. (new) The method of claim 84, wherein the finally compiled funds document facilitates a wire transfer of the specified funds.

89. (new) A computer readable medium comprising:

code to receive real estate transaction information for a real estate transaction;

code to output a preliminarily compiled at least one form electronic

document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

code to receive an electronic signature indicating approval of the preliminarily compiled at least one form electronic document;

code to receive a digitally scanned image of at least one ancillary document, and

code to output said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.

90. (new) The computer readable medium of claim 89 further comprising:

code to electronically file the at least one ancillary document in conjunction with said at least one finally compiled at least one form document.

91. (new) A computer readable medium comprising:

code to receive real estate transaction information for a real estate transaction;

code to preliminarily compile at least one form electronic document to be used in the real estate transaction with at least some of the real estate transaction information;

code to output said preliminarily compiled at least one form electronic document;

code to receive an indication of approval of said preliminarily compiled at least one form electronic document with an electronic signature,

code to finally compile said preliminary compiled at least one form electronic document by integrating a signature into the preliminary compiled at least one form electronic document;

code to receive a digitally scanned image of at least one ancillary document, and

code to output said at least one ancillary document in conjunction with said at least one finally compiled at least one form document.

92. (new) The computer readable medium of claim 91 further comprising:

code to electronically file the at least one ancillary document in conjunction with said at least one finally compiled at least one form document.